

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**


**CONCILIATION CONFERENCE MINUTES**

**Conciliation Conference:**

Debtor: Richard D. Kardos  
Case Number: 17-10862 Chapter: 13  
Date / Time / Room: February 6, 2018 at 9:30 a.m., Bankruptcy Courtroom  
Hearing Officer: CHAPTER 13 TRUSTEE

**Matter:** #13 - Final Confirmation of Plan dated 9/13/17 (NFC)

**Appearances:**

Debtor:   
Trustee: Winnecour / Bedford / Katz / (Pail)  
Creditor:

**Proceedings:**

**CONFIRMATION ORDER TO BE ENTERED**

Recommended Outcome:

1. \_\_\_\_\_ Case Converted to Chapter 7
2. \_\_\_\_\_ Case Converted to Chapter 11
3. \_\_\_\_\_ Case Dismissed without Prejudice
4. \_\_\_\_\_ Case Dismissed with Prejudice
5. \_\_\_\_\_ Debtor is to inform Court within \_\_\_\_\_ days their preference to Convert or Dismiss
6. \_\_\_\_\_ The plan payment/term is increased/extended to \_\_\_\_\_, effective \_\_\_\_\_.
7. \_\_\_\_\_ Plan/Motion continued to \_\_\_\_\_ at \_\_\_\_\_.
8. \_\_\_\_\_ An Amended Plan is to be served on all creditors and certificate of service filed by \_\_\_\_\_  
Objections are due on or before \_\_\_\_\_.  
A hearing on the Amended Plan is set for \_\_\_\_\_ at \_\_\_\_\_.
9. \_\_\_\_\_ Other:

**For Judge Agresti cases:**

Student Loan Debt: If the pro rata or timing of the proposed plan payment on student loan debt differs in any respect to that of the unsecured debt in the case, describe such differences and reasons for disparate treatment: 100% plan. unsecured pool \$1582 exclusive of student loan. Student loan payable at \$25 on month as a 1006 term debt.